#### Case 18-16519-btb Doc 12 Entered 11/03/18 22:09:41 Page 1 of 5

United States Bankruptcy Court District of Nevada

In re:
ROBERT RICHARD VERPORTER
MICHELLE MARIE VERPORTER
Debtors

Case No. 18-16519-btb Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0978-2 User: admin Page 1 of 3 Date Rcvd: Nov 01, 2018 Form ID: 309A Total Noticed: 68

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 03, 2018.
db/jdb
                +ROBERT RICHARD VERPORTER.
                                                MICHELLE MARIE VERPORTER. 9254 EASTON HILLS COURT.
                  LAS VEGAS, NV 89123-3721
10618443
                +Acs/college Loan Corp, Acct No N028838192,
                                                                     501 Bleecker St, Utica, NY 13501-2401
                CarMax, 12800 Tuckahoe Parkway, Richmond, VA 23238
+Citibank- Home Depot, P.O. Box 790328, St. Louis, MO 63179-0328
+Credit Control Corp. Acat No 2122851942
10618452
10618455
10618463
                +Credit Control Corp,
                                          Acct No 2122851943, 11821 Rock Landing Dr,
                  Newport News, VA 23606-4207
10618476
                +Dr.Mark Glyman,
                                    Acct No x8853,
                                                        2030 E. Flamingo Road,
                Fremont Emergency Services, Acct No xxxxxxxx-xxx-x2601, c/o Alcoa Billing Center, 3429 Regal Drive, Las Vegas, NV 37701-3265
+Jared Galleria, Acct No 3133939375, 375 Ghent Rd, Fairlawn, OH 44333-4601
Mark Calabrese, Henderson, NV
+Monterey Collection Sv. 3625 7
10618481
10618482
10618441
                +Monterey Collection Sv, Acct No 502608588,
10618487
                                                                    4095 Avenida De La Plata,
                  Oceanside, CA 92056-5802
10618489
                 +Paternaude & Felix, 7271 W. Charleston Blvd, Ste.100,
                                                                                 Las Vegas, NV 89117-1686
10618492
                 +Radiology Associates,
                                           Acct No Michelle Verporter, 8551 W. Lake Mead,
                  Las Vegas, NV 89128-7642
10618491
                +Radiology Associates,
                                           Acct No Robert Verporter,
                                                                         8551 W. Lake Mead,
                  Las Vegas, NV 89128-7642
                +Richard Verporter, 10571 Habersham Court,
10618493
                                                                  Las Vegas, NV 89183-4551
                                         Acct No Robert Verporter,
10618496
                +St. Rose Dominican,
                                                                       3001 St. Rose Parkway,
                  Henderson, NV 89052-3839
10618498
                 +Sundance Medical Center,
                                               Acct No x8232,
                                                                  500 E. Windmill Lane,
                                                                                            Suite 125,
                  Las Vegas, NV 89123-1845
                +Sundance Medical Center,
                                                                  500 E. Windmill Lane,
10618497
                                               Acct No x8914,
                                                                                            Suite 125,
                  Las Vegas, NV 89123-1845
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: ji@issohugheslaw.com Nov 02 2018 03:12:30
                                                                                JENNIFER ISSO,
aty
                  ISSO AND HUGHES LAW FIRM, 720 CENTER ST, #100, HENDERSON, NV 89015
                +EDI: FLESCHWARTZER.COM Nov 02 2018 07:04:00
                                                                     LENARD E. SCHWARTZER,
                                                                                                2850 S. JONES BLVD., #1,
tr
                  LAS VEGAS, NV 89146-5640
                +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Nov 02 2018 03:13:24
ust
                                                                                           U.S. TRUSTEE - LV - 7,
                  300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
                 +EDI: AARGON.COM Nov 02 2018 07:04:00
10618442
                                                             Aargon Collection Agen, Acct No 2011306429,
                  3025 W Sahara, Las Vegas, NV 89102-6094
                +E-mail/Text: banko@acsnv.com Nov 02 2018 03:13:52
                                                                             Allied Coll, Acct No 282063301,
10618445
                  3080 S Durango Dr,
                                        Las Vegas, NV 89117-9194
10618444
                +E-mail/Text: banko@acsnv.com Nov 02 2018 03:13:52
                                                                             Allied Coll, Acct No 301795101,
                3080 S Durango Dr, Las Vegas, NV 89117-9194
+EDI: AMEREXPR.COM Nov 02 2018 07:03:00 Ames
                                                                                                        Po Box 297871.
                                                                Amex, Acct No 3499909144914873,
10618446
                  Fort Lauderdale, FL 33329-7871
10618447
                +E-mail/Text: keneenh@immilv.com Nov 02 2018 03:13:44
                                                                                Anesthesiology Consultants,
                  Acct No Michelle Verporter, 7220 S. Cimarron Road,
                                                                             Las Vegas, NV 89113-2173
10618448
                 EDI: BANKAMER.COM Nov 02 2018 07:03:00
                                                                Bk Of Amer,
                                                                               Acct No 2492,
                                                                                                 Po Box 982238,
                  El Paso, TX 79998
                +EDI: CAPITALONE.COM Nov 02 2018 07:03:00
10618451
                                                                   Capital One,
                                                                                   Acct No 4115077032845705,
                PO BOX 30281, Salt Lake City, UT 84130-0281
+EDI: CAPITALONE.COM Nov 02 2018 07:03:00 C
10618449
                                                                   Capital One,
                                                                                   Acct No 5178058150119124,
                Po Box 30281, Salt Lake City, UT 84130-0281
+EDI: CAPITALONE.COM Nov 02 2018 07:03:00 Ca
                                                                   Capital One,
10618450
                                                                                   Acct No 4003447599823418,
                Po Box 30281, Salt Lake City, UT +EDI: CHASE.COM Nov 02 2018 07:03:00
                                   Salt Lake City, UT 84130-0281
                                                             Chase Card, Acct No 4266841402862807, Po Box 15298,
10618453
                  Wilmington, DE 19850-5298
10618454
                +EDI: SEARS.COM Nov 02 2018 07:03:00
                                                             Citibank Sears, Acct No xxxxxxxxxxx0191,
                  P.O. Box 6500,
                                    Sioux Falls, SD 57117-6500
10618456
                 +EDI: WFNNB.COM Nov 02 2018 07:03:00
                                                             Comenity Capital Bank,
                                                                                        Acct No xxxxxxxxxxx6669,
                PO Box 183003, Columbus, OH 43218-3003
+EDI: WFNNB.COM Nov 02 2018 07:03:00 Co
10618457
                                                             Comenitybank/victoria,
                                                                                        Acct No 5856375127698538,
                                    Columbus, OH 43218-2789
                  Po Box 182789,
                +EDI: WFNNB.COM Nov 02 2018 07:03:00
10618458
                                                            Comenitycb/zales, Acct No 5780974032366669,
                  Po Box 182120, Columbus, OH 43218-2120
                +EDI: BLCONNS Nov 02 2018 07:04:00
10618459
                                                           Conns Credit Corp, Acct No 479064430, 3295 College St,
                  Beaumont, TX 77701-4611
10618461
                 +EDI: CONVERGENT.COM Nov 02 2018 07:03:00
                                                                   Convergent Outsourcing,
                                                                                               Acct No 40000103,
                  800 Sw 39th St,
                                    Renton, WA 98057-4975
                +EDI: CONVERGENT.COM Nov 02 2018 07:03:00
10618460
                                                                   Convergent Outsourcing,
                                                                                              Acct No 38944139,
                  800 Sw 39th St, Renton, WA 98057-4975
                +EDI: CONVERGENT.COM Nov 02 2018 07:03:00
10618462
                                                                   Convergent Outsourging.
                                                                                               Acct. No 46379657.
                  800 Sw 39th St, Renton, WA 98057-4975
                 EDI: RCSFNBMARIN.COM Nov 02 2018 07:03:00
10618464
                                                                    Credit One, P.O. Box 98873,
                  Las Vegas, NV 89193-8873
```

District/off: 0978-2 User: admin Page 2 of 3 Date Rcvd: Nov 01, 2018 Form ID: 309A Total Noticed: 68

```
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
10618465
                +EDI: RCSFNBMARIN.COM Nov 02 2018 07:03:00
                                                                  Credit One Bank Na, Acct No 4447962373692973,
                  Po Box 98872, Las Vegas, NV 89193-8872
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
10618469
                                                                       Dept Of Ed/navient,
                  Acct No 90823947071E00120100111,
                                                       Po Box 9635,
                                                                        Wilkes Barre, PA 18773-9635
10618468
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
                                                                       Dept Of Ed/navient,
                  Acct No 90823947071E00320110914,
                                                       Po Box 9635,
                                                                        Wilkes Barre, PA 18773-9635
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
                                                                       Dept Of Ed/navient,
10618471
                  Acct No 90823947071E00220100817,
                                                       Po Box 9635,
                                                                        Wilkes Barre, PA 18773-9635
10618466
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
                                                                       Dept Of Ed/navient,
                                                                        Wilkes Barre, PA 18773-9635
                  Acct No 90823947071E00420110914,
                                                       Po Box 9635,
10618472
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
                                                                       Dept Of Ed/navient,
                  Acct No 90823947071E00520120912,
                                                                        Wilkes Barre, PA 18773-9635
                                                       Po Box 9635,
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
10618470
                                                                       Dept Of Ed/navient,
                  Acct No 90823947071E00620120912,
                                                       Po Box 9635,
                                                                        Wilkes Barre, PA 18773-9635
10618473
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
                                                                       Dept Of Ed/navient,
                  Acct No 90823947071E00720130115, Po Box 9635,
                                                                        Wilkes Barre, PA 18773-9635
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
10618467
                                                                       Dept Of Ed/navient,
                  Acct No 90823947071E00920150112,
                                                       Po Box 9635,
                                                                        Wilkes Barre, PA 18773-9635
                +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 07:04:00
10618474
                                                                       Dept Of Ed/navient,
                  Acct No 90823947071E00820130117, Po Box 9635
                                                                        Wilkes Barre, PA 18773-9635
                +E-mail/Text: electronicbkydocs@nelnet.net Nov 02 2018 03:13:35
10618475
                                                                                         Dept Of Education/neln,
                                             121 S 13th St, Lincoln, NE 68508-1904
07:03:00 ECMC, Acct No xxxx6603, F
                  Acct No 900000116165599,
                 EDI: ECMC.COM Nov 02 2018 07:03:00
10618477
                                                                                        P.O Box 64909,
                St.Paul, MN 55164-0909
+EDI: ECMC.COM Nov 02 2018 07:03:00
10618479
                                                           Ecmc, Acct No 52466030001, 111 Washington Ave S Ste,
                Minneapolis, MN 55401-6800
+EDI: ECMC.COM Nov 02 2018 07:03:00
10618478
                                                           Ecmc, Acct No 52466030002, 111 Washington Ave S Ste,
                  Minneapolis, MN 55401-6800
10618480
                +EDI: FORD.COM Nov 02 2018 07:03:00
                                                           Frd Motor Cr, Acct No 52194423,
                                                                                                 Po Box Box 542000,
                  Omaha, NE 68154-8000
                +EDI: CBSKOHLS.COM Nov 02 2018 07:03:00
10618483
                                                               Kohls/capone,
                                                                                Acct No 6393050591329289,
                N56 W 17000 Ridgewood Dr, Menomonee F
+EDI: RESURGENT.COM Nov 02 2018 07:03:00
                                               Menomonee Falls, WI 53051-5660
10618484
                                                                Lvnv Funding Llc, Acct No 4447962270276052,
                  Po Box 1269, Greenville, SC 29602-1269
10618485
                +EDI: MID8.COM Nov 02 2018 07:03:00
                                                           Midland Credit Management,
                                                                                          Acct No 8575548110,
                                                          San Diego, CA 92108-2709
Midland Funding, Acct
                  2365 Northside Drive,
                                           Suite 300,
                +EDI: MID8.COM Nov 02 2018 07:03:00
                                                                              Acct No 8575548110,
10618486
                 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
EDI: NAVIENTFKASMSERV.COM Nov 02 2018 07:03:00 Nav
10618488
                                                                       Navient,
                                                                                   Acct No xxxxxx4707
                  U.S. Dept of Education Loan Servicing, P.O. Box 9635, Wilkes Barre, PA 18773-9635
                +E-mail/Text: bknotices@professionalcredit.com Nov 02 2018 03:13:49
                                               essionalcredit.com no.
400 International Way, Springfield,
Contander, P.O. Box 961245,
10618490
                                                                                           Professional Credit Se,
                  Acct No 11301660007899386,
                                                                          Springfield, OR 97477-7004
                +EDI: DRIV.COM Nov 02 2018 07:03:00
10618494
                Fort Worth, TX 76161-0244 +E-mail/Text: Customer.ServiceVHS@uhsinc.com Nov 02 2018 03:13:25
10618495
                                                                                           Spring Valley Hospital,
                Acct No xxxxx2318, 5400 South Rainbow Blvd, Las Vegas, NV 89118-1859 +EDI: HCA2.COM Nov 02 2018 07:04:00 Sunrise Hospital, Acct No xxxxx0
10618499
                                                                                Acct No xxxxx0839,
                  3186 S. Maryland Parkway,
                                               Las Vegas, NV 89109-2317
                +EDI: RMSC.COM Nov 02 2018 07:04:00
10618500
                                                          Syncb/amazon,
                                                                            Acct No 6045781009196113,
                  Po Box 965015, Orlando, FL 32896-5015
10618501
                +EDI: RMSC.COM Nov 02 2018 07:04:00
                                                           Syncb/discount Tire, Acct No 6019180098131317,
                  C/o Po Box 965036,
                                        Orlando, FL 32896-0001
                +EDI: RMSC.COM Nov 02 2018 07:04:00
10618502
                                                           Syncb/walmart, Acct No 6032201442359249,
                                   Orlando, FL 32896-5024
                  Po Box 965024,
10618503
                +EDI: CITICORP.COM Nov 02 2018 07:03:00
                                                               Thd/cbna, Acct No 6035320369385388, Po Box 6497,
                  Sioux Falls, SD 57117-6497
                +EDI: BLUESTEM Nov 02 2018 07:04:00
10618504
                                                          Webbank/fingerhut, Acct No 6369921042231513,
                                         Saint Cloud, MN 56303-0820
                  6250 Ridgewood Road,
                                                                                                   TOTAL: 51
```

#### \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

### Case 18-16519-btb Doc 12 Entered 11/03/18 22:09:41 Page 3 of 5

District/off: 0978-2 User: admin Page 3 of 3 Date Rcvd: Nov 01, 2018 Form ID: 309A Total Noticed: 68

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

NONE. TOTAL: 0

#### Case 18-16519-btb Doc 12 Entered 11/03/18 22:09:41 Page 4 of 5

Information	n to identify the case:		
Debtor 1	ROBERT RICHARD VERPORTER	Social Security number or ITIN xxx-xx-4543	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name  MICHELLE MARIE VERPORTER	EIN Social Security number or ITIN xxx-xx-0897	
	First Name Middle Name Last Name	EIN	
United States Bankruptcy Court		Date case filed for chapter 7 10/31/18	
Case number	: 18–16519–btb	·	

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

*****	the court.			
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	ROBERT RICHARD VERPORTER	MICHELLE MARIE VERPORTER	
2.	All other names used in the last 8 years		fka MICHELLE MARIE SERGENT, fka MICHELLE MARIE HALL, fka MICHELLE MARIE CALABRESE	
3.	Address	9254 EASTON HILLS COURT LAS VEGAS, NV 89123	9254 EASTON HILLS COURT LAS VEGAS, NV 89123	
4.	<b>Debtor's attorney</b> Name and address	JENNIFER ISSO ISSO AND HUGHES LAW FIRM 720 CENTER ST, #100 HENDERSON, NV 89015	Contact phone (702) 433–3000 Email: ji@issohugheslaw.com	
5.	Bankruptcy trustee Name and address	LENARD E. SCHWARTZER 2850 S. JONES BLVD., #1 LAS VEGAS, NV 89146	Contact phone (702) 307–2022	
	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	·	

For more information, see page 2 >

## Case 18-16519-btb Doc 12 Entered 11/03/18 22:09:41 Page 5 of 5

## Debtor ROBERT RICHARD VERPORTER and MICHELLE MARIE VERPORTER

Case number 18-16519-btb

6.	Bankruptcy clerk's office  Documents in this case may be filed at this	300 Las Vegas Blvd., South Las Vegas, NV 89101	Office Hours: 9:00 AM – 4:00 PM Contact phone: (702) 527–7000	
	address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Date: 10/31/18	
7.	Meeting of creditors	December 5, 2018 at 01:00 PM	Location:	
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101	
8.	Presumption of abuse	The presumption of abuse does not arise.		
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.			
	Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:		
	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.			
		You must file a complaint:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or		
		<ul> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>		
		You must file a motion:		
		<ul> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>		
		Deadline to object to exemptions:	Filing deadline: 30 days after the conclusion of the meeting of creditors	
		The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10.	Proof of claim	proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the		
	Please do not file a proof of claim unless you receive a notice to do so.			
11.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
12.	Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.		